

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: ALVIN C CARTER § Case No.: 09-47587  
REGINA A CARTER §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/16/2009.
- 2) This case was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2010, 02/11/2010, 12/02/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2010, 09/14/2010, 11/07/2011.
- 5) The case was dismissed on 01/05/2012.
- 6) Number of months from filing to the last payment: 18
- 7) Number of months case was pending: 28
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 43,050.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 14,773.86
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 14,773.86</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 990.84
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,490.84

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE HOME FINANCE L	SECURED	149,000.00	210,021.70	.00	.00	.00
CHASE HOME FINANCE L	UNSECURED	61,359.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	25,050.00	29,110.38	29,110.38	8,145.16	1,763.51
FORD MOTOR CREDIT	UNSECURED	4,068.00	NA	NA	.00	.00
WESTGATE RESORTS	SECURED	500.00	.00	.00	.00	.00
WESTGATE RESORTS	UNSECURED	5,022.85	NA	NA	.00	.00
US CELLULAR CHICAGO	UNSECURED	407.00	NA	NA	.00	.00
FEDLOAN SERVICING	UNSECURED	.00	4,149.23	.00	.00	.00
CANDICA LLC	UNSECURED	911.00	971.77	971.77	.00	.00
CAPITAL ONE BANK USA	UNSECURED	1,479.00	1,540.37	1,540.37	.00	.00
CHASE STUDENT LOANS	UNSECURED	.00	17,216.95	.00	.00	.00
CHASE STUDENT LOANS	UNSECURED	.00	.00	.00	.00	.00
CHASE STUDENT LOANS	UNSECURED	.00	.00	.00	.00	.00
CHASE STUDENT LOANS	UNSECURED	.00	.00	.00	.00	.00
CHASE STUDENT LOANS	UNSECURED	.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITIBANK NA	UNSECURED	.00	.00	.00	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	350.00	1,995.00	1,995.00	.00	.00
COLLECTION	UNSECURED	4,207.00	NA	NA	.00	.00
COLLECTION	UNSECURED	1,122.00	NA	NA	.00	.00
COLLECTION	UNSECURED	269.00	NA	NA	.00	.00
FORD MOTOR CREDIT CO	UNSECURED	4,068.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	902.00	958.67	958.67	.00	.00
HSBC	UNSECURED	5,021.00	NA	NA	.00	.00
HSBC BANK NEVADA	UNSECURED	3,395.00	3,516.66	3,516.66	.00	.00
HSBC BANK NEVADA	UNSECURED	1,315.00	1,331.70	1,331.70	.00	.00
HSBC BANK NEVADA	UNSECURED	362.00	397.59	397.59	.00	.00
HSBC BANK NEVADA	UNSECURED	222.00	222.34	222.34	.00	.00
HSBC/RS	UNSECURED	10,688.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	381.00	381.84	381.84	.00	.00
EAST BAY FUNDING	UNSECURED	803.00	680.43	680.43	.00	.00
PATIENT FINANCIAL SE	UNSECURED	1,183.57	1,183.57	1,183.57	.00	.00
CHICAGO CENTRAL EMER	UNSECURED	266.00	NA	NA	.00	.00
VIRGIN MOBILE	UNSECURED	368.34	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	4,207.00	1,122.25	1,122.25	.00	.00
CHASE HOME FINANCE L	SECURED	NA	6,896.21	327.85	327.85	.00
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	4,207.45	4,207.45	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	46.50	46.50	.00
EAST BAY FUNDING	UNSECURED	NA	345.76	345.76	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	327.85	327.85	.00
Debt Secured by Vehicle	29,110.38	8,145.16	1,763.51
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	29,438.23	8,473.01	1,763.51
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	46.50	46.50	.00
<b>TOTAL PRIORITY:</b>	46.50	46.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,855.40	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,490.84
Disbursements to Creditors	\$ 10,283.02

**TOTAL DISBURSEMENTS:** \$ 14,773.86

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.